

ABSTRACT OF THE DISCLOSURE

A user is provided with a secure database containing information in diverse categories that relates to the user and that may be represented at least in part in bar code form and communicated with light from a mobile communications device. The diverse information is obtained from any combination of a variety of vendor and governmental computer systems, internet service providers, and communications devices. The user has access to the database using a mobile communications device for displaying, managing, and entering information, and for communicating information in bar code form with light. The user first selects the category that contains the specific item of information, and then selects the specific item of information. The specific item of information then is communicated in bar code form with light from the mobile communications device for scanning by a bar code scanner to obtain the desired good or service.